

Social Security

What You Need
To Know When
You Get SSI



Why You Should Read This Booklet

This booklet is for people who get Supplemental Security Income (SSI). The first part tells about your benefits and what you can expect from Social Security. The second part tells what changes you must report. The third part tells you how you can call Social Security toll-free to conduct your Social Security business. The fourth part tells how and when to report changes. The fifth part explains some special rules for people who get SSI disability. The sixth part of the booklet explains other things all SSI recipients should know, and the last part provides additional information about SSI eligibility.

Please take a few minutes now to read the booklet. Then put it in a safe place and look at it now and then. This will help remind you to report any changes to us and remind you of things you should know.

If you get Social Security retirement or survivors benefits, you also should read, *What You Need To Know When You Get Retirement Or Survivors Benefits* (Publication No. 05-10077). If you get Social Security disability benefits, you should read, *What You Need To Know When You Get Disability Benefits* (Publication No. 05-10153). You can get these booklets from Social Security.

Social Security's Toll-Free Number

1-800-772-1213

Call 24 hours a day, including weekends and holidays. To speak to a representative, call between 7 a.m. and 7 p.m. any business day.

Internet: www.ssa.gov

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Part 1 — Your SSI Benefits

This section tells about your SSI benefits and what you can expect from Social Security.

Your Amount

The letter you got with this booklet tells when your SSI benefits begin and in what amount.

Your first SSI benefit will be made for the first full month after you applied or became eligible for SSI. The amount may not be the same every month. The amount depends on your other income and living arrangements. We will tell you whenever we plan to change the amount of your benefit.

Your first and second monthly amounts will be based on your first month's income. After that, your SSI amount usually is based on your income from two months before.

Your federal SSI benefit will increase each year to keep up with the cost of living. These increases generally will be in your January benefit, which you'll receive at the end of December.

Direct Deposit

New SSI recipients are encouraged to have their monthly benefits deposited into a bank or other financial institution account. Direct deposit is a simple, safe and secure way to receive your benefits, and you remain in control of your money. With direct deposit, your money is in your account on the first of the month.

Direct deposit protects recipients from loss, theft or mail delay. The money always is ready to use without making a trip to the bank.

If you decide to change banks, don't close your old account until your benefits start going to your new account.

If You Receive A Check

Your SSI checks are U.S. government checks. They usually come in the mail on the first of the month. Your check must be cashed within 12 months after the date of the check or it will be void.

If the first falls on a Saturday, Sunday or legal holiday, you'll get your check on the banking day before.

Don't sign your check until you're at the bank or place where you'll cash it. If you sign a check ahead of time and then lose it, the person who finds it could cash it.

If your check is lost or stolen, call us right away. Your check can be replaced, but it takes time.

If your check doesn't come on the usual day, it should arrive within the next few days. Call us if you don't receive your check by the fourth of the month. We'll find out what happened and see that you get your check.

Returning Benefits Not Due

Most of the time your SSI will be for the correct amount. But, if you receive more money than usual, you should call or visit your Social Security office. You must return any extra money you're not supposed to get—even if it's not your fault that you got it.

If you ever get a check you're not supposed to receive, you should take it to any Social Security office. Or, you can mail the check back to the U.S. Treasury Department at the address shown on the envelope it came in. Write a note explaining why you're returning the check and mail it back with the check.

If you have direct deposit and receive a payment you shouldn't have gotten, call or visit your Social Security office. We'll tell you how you can return it.

Reviewing Your Case

The law requires that we look at every SSI case from time to time to make sure that people getting payments should still get them and are getting the right amount. We'll tell you when it's time for your review. The review will be done by mail, phone or in person in the Social Security office.

We'll ask you the same kind of questions you answered when you signed up for SSI. We'll need information about your income, the things you own, your living arrangements and your bank accounts. Keep savings or checking account statements you get from your bank. You may need them when we review your case. Also, keep your paystips if you work. We may need them, too.

NOTE: Don't wait for your review to tell us about any changes. You should report a change as soon as it happens. The section about reporting changes starts on Page 7.

If you get SSI because of a disability, see Page 20 for information about reviewing your case.

Part 2 — What You Should Report To Us

This section tells what you must report to us. Pages 19 and 20 tell how and when to report.

The kinds of things you must report to us are listed below. If any of these things affect you, turn to the page shown for more information.

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If you live in California, Hawaii, Massachusetts, Michigan, New York or Vermont, see Page 17 for other things you should tell us.

If You Move Or Change Your Address

Let us know if you move or change your address. You must tell us your new address **whether you get your SSI by direct deposit or by mail**. We need your address so that we can send you information about your SSI, and so we can contact you to make sure you should still get SSI. If we can't find you, your SSI will stop.

Also, tell your post office about your new address. Then, if the Social Security office doesn't get your new address in time to change it on your next check, the post office will send it to your new address.

If Someone Moves Into Or Out Of Your Household

Let us know if there is a change in the number of people who live with you. You must tell us if:

- someone moves into or out of your home;
- someone who lives with you dies; or
- you or someone who lives with you has a baby.

Let us know if you start living in someone else's home or if you move out of someone else's home.

If There's A Change In Your Income

If you have income other than your SSI, you must tell us about it. And you should tell us if the amount of your income increases, decreases or stops. Usually, changes in your income in a month will affect your SSI payment two months later.

Changes In The Income Of Family Members

You should also tell us about changes in the income of other family members living with you. For example:

- **If you're married**, you should let us know about any change in your husband's or wife's income, including any change in the amount of his or her Social Security benefits. (If you also get Social Security benefits, you do not need to tell us when you get a Social Security benefit increase.)
- **If you have a child under age 18 who gets SSI and lives with you**, tell us about any change in:
 - the child's income;
 - your income;
 - the income of your husband or wife; and
 - the income of any child in your home who is not getting SSI.

Also tell us if:

- a child in your home who is not getting SSI marries;
- or
- a child who is working or who is age 18 to 20 starts or stops attending school full time.

What We Count As Income

Under SSI, **income includes cash, checks and other things you get that can be used for food, clothing or shelter**. It even includes items you wouldn't have to report for federal, state or local income taxes. Following are examples of income:

- wages from your job, whether in cash or another form;
- net earnings from your business if you're self-employed;
- the value of food, shelter or clothing that someone gives you, or the amount of money they give you to help pay for them;

- Department of Veterans Affairs (VA) benefits;
- railroad retirement and railroad unemployment benefits;
- annuities, pensions from any government or private source, workers' compensation, unemployment insurance benefits, black lung benefits and Social Security benefits;
- prizes, settlements and awards, including court-ordered awards;
- proceeds of life insurance policies;
- gifts and contributions;
- support and alimony payments;
- inheritances in cash or property;
- interest earned, including interest on savings, checking and other accounts;
- rental income; and
- strike pay and other benefits from unions.

Items That Do Not Count As Income

The following items are not income:

- medical care and services;
- social services;
- receipts from the sale, exchange or replacement of things you own;
- income tax refunds;
- Earned Income Tax Credit payments;
- payments made by life or disability insurance on charge accounts or other credit accounts;
- proceeds of a loan;
- bills paid by someone else for things other than food, clothing or shelter;
- replacement of lost or stolen income; and

- weatherization assistance.

Some things we normally count as “income” will not reduce your SSI payment. For example, **under certain conditions**, home energy assistance provided by certain home energy suppliers is not counted as income. Food, clothing, shelter or home energy assistance provided free or at a reduced rate by private nonprofit organizations also is not counted. Even though these items may not count, **you should still tell us about them.**

Keep Records Of Your Earned Income

We may need to verify your wages or self-employment income. It's important that you keep all your paystips, including paystips for overtime, vacations or bonuses. If you're self-employed, you should keep your completed federal/state income tax forms.

If There's A Change In The Things You Own

Tell us if there is any change in what you own. A **single person** can own things worth up to \$2,000 and still get SSI. A **couple** can own as much as \$3,000.

Items That Don't Count

We don't count many of the things you own. Your home and the land that it's on **don't** count. Depending on how much they're worth, household goods, personal property and a car **may not** count. Up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your husband or wife **don't** count. Burial plots for you and your immediate family also **don't** count.

What We Count

Some of the things we do count are:

- cash;

- your checking and savings accounts;
- Christmas club accounts;
- certificates of deposit; and
- stocks and U.S. savings bonds.

Any benefits for past months that you get from SSI or Social Security **won't be counted for six months after the month in which you get them.** If there are any past benefits left over after the six-month period, they will count.

What You Need To Tell Us

If you are single, tell us if the things you own that we count add up to more than \$2,000. **If you are living with your husband or wife**, tell us if the things you own that we count add up to more than \$3,000.

If you have a child who gets SSI, you should tell us about changes in the things the child owns AND the things you and your husband or wife own.

If you agree to sell property so you could receive SSI, you should tell us when you sell it. If you don't sell the property, you may not be able to get any more SSI benefits. And, you may have to return any benefits we already sent you.

If your name is on any bank accounts with another person, you must tell us about the account, even if you do not consider that the money belongs to you. You must tell us about such an account even if you don't use the money or account. **If someone wants to add your name to an account**, check with us first. If the money isn't really yours, or if it's for a special purpose like your medical expenses, we can tell you how to set up the account so it will not affect your SSI.

If you or your husband or wife buys, sells or becomes the owner of any real estate, a car or personal property, you need to tell us.

Call us if you're not sure if something counts. We will help you figure it out.

If You Get Help With Living Expenses

Let us know if someone gives you money, food, clothing or free housing. Also, tell us if other people help pay for your food, utilities, rent or mortgage **OR** if the amount they pay changes. If you used to get help with expenses and don't get it now, tell us that, too.

If You Enter Or Leave An Institution

You must tell us if you enter or leave a residential institution, hospital, skilled nursing facility, nursing home, intermediate care facility, halfway house, jail, prison, public emergency shelter or any other kind of institution. Let us know the name of the institution and the date you entered or left. If you aren't able to tell us, ask someone in the institution's office to help you.

You usually cannot get SSI while in an institution.

If you enter a medical institution, it's especially important to tell us right away. There are special rules if you enter a medical institution for a stay of less than 90 days. Often, you can keep getting your SSI if we learn about it right away. Your doctor must sign a statement about how long you will stay. And, you must sign a statement that you still need to pay expenses for your home while you're in the institution. We need these statements as soon as possible—**but no later than the 90th day you are in the institution, or the day you leave if that's earlier.**

If your spouse is institutionalized and his or her Social Security benefits are redirected to you to use for household expenses, this is countable income to you and must be reported to us.

If You Get Married, Separated Or Divorced

Tell us if you get married or if your marriage ends. Also, tell us if you separate from your husband or wife. If you are separated now, tell us if you begin to live together again.

If You Leave The United States

Leaving the United States means leaving the 50 states, the District of Columbia or the Northern Mariana Islands. Usually, if you leave the United States for 30 days or more, you can no longer get SSI.

If you move to Puerto Rico, you are considered to be outside the United States for SSI purposes only. People who move to Puerto Rico are ineligible for SSI.

If you plan to leave the United States, tell us **before** you leave. We need to know the date you plan to leave the U.S. and the date you plan to come back. Then we can tell you if your SSI will be affected.

Once you have been outside the U.S. for 30 or more days in a row, your SSI can't start again until you have been back in the U.S. for at least 30 straight days.

There are special rules for dependent children of military personnel who leave the U.S. They may continue to get SSI while overseas if they were receiving SSI in the month before their parent reported for overseas duty.

If You Are A Sponsored Immigrant

If you are an immigrant who is sponsored by a U.S. resident, a special rule applies to you. It also applies to you if you're a refugee, or if you have been granted asylum or if you become blind or disabled after being admitted to the U.S. for permanent residence. In deciding whether you can get SSI and how much your benefits will be, we look at the income and resources of the following people:

- yourself (including anything you still have in your homeland);
- your husband or wife;
- your parents if you are under age 18;
- your sponsor; and
- your sponsor's husband or wife.

You must report any changes in the income and resources of all the above people until you become a U.S. citizen or you acquire 40 quarters of work. (Work done by your spouse or parent may count towards the 40 required work quarters, but only for getting SSI.) After that time, you have to report only changes for yourself, your spouse and your parents if you are under age 18. Read Pages 8 through 13 for more information about the rules on income and resources.

If You Are Under Age 22 And Start Or Stop Attending School

If you are under age 22, tell us if you start or stop attending school regularly. It may affect your SSI. Also, tell us the date your attendance changed.

If You Are Addicted To Drugs Or Alcohol

If you are receiving SSI based on disability and you also are addicted to drugs or alcohol, we will refer you to the state substance abuse agency for treatment for your addiction.

If A Person Getting SSI Is Not Able To Manage Funds

Sometimes a person is unable to manage his or her own funds. If this happens, someone should let Social Security know. We then can arrange to send the SSI to a “representative payee.” A representative payee is a relative or someone else who agrees to manage and use the money for the well-being of the person getting SSI. For more information, ask Social Security for the booklet, *A Guide For Representative Payees* (Publication No. 05-10076).

If A Person Getting SSI Dies

If someone getting SSI dies, somebody should tell us. If there is a surviving husband or wife who is getting SSI, the amount may be changed.

Any SSI benefits sent after the month of death or any checks not cashed or deposited before death **must be returned**.

If a person's SSI was being deposited directly into an account in a bank, the bank also should be told of the person's death. The bank will return the money to Social Security. **Any amount sent to the account of a deceased recipient should not be withdrawn.**

If an SSI recipient has a representative payee and the payee dies, someone should tell us.

Special Rules For People In Some States

If you live in one of the following states, there are some other things you must report to us:

- **California**—Let us know if you were eating your meals away from home regularly and now you are eating at home. Also let us know if you were regularly eating at home and now you eat out.

- **Hawaii, Michigan or Vermont**—Tell us if you live in a facility that provides different levels of care and the level of care you get changes.
- **Massachusetts**—Tell us if you (or you and your wife or husband) were paying more than two-thirds of the living expenses for the household and now you pay less. Also, tell us if you were paying less than two-thirds of these expenses but now you pay more.
- **New York**—Let us know if you were eating your meals away from home regularly and now you are eating at home. Or, tell us if you were eating your meals at home and now you eat out. Also, if you live with other people, tell us if you used to prepare your meals by yourself and now you prepare meals together. Or, tell us if you were preparing your meals with other people and now you prepare your meals alone.

Part 3 — 24-Hour Telephone Service

Toll-Free 800-Number Service

Social Security's toll-free telephone service is a convenient, easy way to conduct your Social Security business. Our toll-free number, **1-800-772-1213**, is available 24 hours a day including weekends and holidays. You can speak to a representative from 7 a.m. to 7 p.m. on business days. We can take care of most of your business by telephone if you call between those hours. Our lines are busiest early in the week and early in the month, so, if your business can wait, it's best to call at other times.

People who are deaf or hard of hearing may call our toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. on business days.

Automated Services

Automated services also are available 24 hours a day. You can request an application for a new or replacement Social Security card; a *Request for Earnings and Benefit Estimate Statement* (SSA-7004), which gives you an estimate of your Social Security benefit based on your lifetime earnings; a benefit verification (the amount of Social Security benefits you receive each month); a replacement Medicare card; or the location of the closest Social Security office.

And, you can access the automated service after business hours to request a variety of Social Security publications or listen to general information messages.

Social Security publications also are available to users of the Internet. Type www.ssa.gov to access the information.

To Help Us Serve You Better

Whenever you call, you can help us serve you by having—

- your Social Security number handy;
- a list of questions you want to ask;
- any recent correspondence you received from us with you; and
- a pencil and paper to record information and answers to your questions.

Your Privacy Is Important

The Social Security Administration treats all calls confidentially—whether they're made to our toll-free numbers or to one of our local offices. We also want to make sure that you receive accurate and courteous service. That's why we have a second Social Security representative monitor some incoming and outgoing telephone calls.

Part 4 — How And When To Report Changes

How To Report

You can make your report by calling us toll free at **1-800-772-1213**. When you call, please have your Social Security number handy. You also can report by mail or in person. If you mail your report, be sure it shows:

- the name of the person the report is about;
- the Social Security number of the person who gets SSI;
- the change being reported;
- the date the change happened; and
- your signature, address and phone number.

When To Report

You must report a change **within 10 days** after the month it happens. You should report a change even if you're late.

If you don't report a change, you may miss out on money you need if the change will mean you can get more. Or, you may get too much money and have to pay it back.

If you don't report a change or if you make a false statement and get money you aren't supposed to, Social Security will make you pay back the money. It also can result in a fine, imprisonment or both.

Part 5 — Other Things You Should Know If You Get SSI Disability

If You Get Better

If you get SSI because of a disability or blindness, you must tell us if your condition improves. If your disability ends, your SSI will stop after a short adjustment period.

Reviewing Your Disability

If you get SSI because of a disability, we occasionally will review your case to make sure you're still disabled. How often we review your case depends on how bad your disability is. If your disability is expected to improve, we'll probably review your case six to eight months after your benefits start.

When we review your disability, we may ask you to take special tests so we can decide if you are still disabled.

Vocational Rehabilitation Services

If you get SSI because of a disability, you may be contacted by your state's vocational rehabilitation agency. The people there may offer you help so you can return to work. The help may include paying for job training and educational expenses and finding a new line of work. If you're offered vocational rehabilitation services, you should take them. If you refuse to accept these services, your SSI benefits can be stopped.

Special Rules To Help You Work And Keep Your SSI

Tell us right away if you go to work—no matter how little you earn. There are special SSI rules to help you try to work. Your SSI may continue while you work and are still disabled. As your earnings go up, the amount of your SSI will go down

and may eventually stop. Even if your SSI stops, you may be able to keep your Medicaid coverage. Medicaid coverage may continue if you depend on it to work and don't earn enough to pay for similar medical help.

Tell us if you have any special work expenses because of your disability. These include items and services you need to work because of your disability. Some examples are a wheelchair, attendant care services, Braille devices, certain drugs and medical services. The earnings you use to pay for these expenses don't count as income, so they won't lower the amount of your SSI. **You should keep receipts for any work expenses related to your disability.**

If you work or would like to work, you may be able to have a “plan for achieving self-support” (PASS). A PASS allows you to put aside money to help you become more fully employed. Such a plan can help you with expenses for things such as education, vocational training, work-related equipment or starting a business. Having a PASS usually means you can keep more of your SSI because the money you set aside won't lower your SSI amount. As your earnings increase, it becomes more important for you to develop a plan.

You can get more information about all the special rules to help you work from any Social Security office. Ask for the booklet, *Working While Disabled ... How We Can Help* (Publication No. 05-10095).

A Special Note For People Who Get SSI Because They're Blind

You can ask us for special handling of the letters we send you about changes in your SSI. We have two ways to give you these special letters. We can either telephone you or send your letters by certified mail.

If you work, be sure to tell us if any of your work expenses change. We don't count your work expenses as income, so they won't lower the amount of your SSI.

Part 6 — Other Things All SSI Recipients Should Know

This section tells you other things you should know when you get SSI.

If You Disagree With A Decision We Make

If you ever disagree with a decision we make, you have the right to ask us to look at it again. Whenever we send you a letter about your SSI, we'll tell you what to do if you disagree. For more information, ask Social Security for a copy of the leaflet, *Your Right To Question The Decision Made On Your SSI Claim* (Publication No. 05-11008).

Your Right To Be Represented

You have the right to be represented by an attorney, or other person of your choice, in any business you have with us. This doesn't mean you'll need a representative. Most people handle their business themselves with the help of the people in the Social Security office. But, if you want somebody else to help you, we will be glad to work with your representative.

There are special rules about who may represent you and what your representative may do. If you want more information, call us to get a copy of the factsheet, *Your Right To Representation* (Publication No. 05-10075).

If A Social Security Employee Visits You

If anyone comes to your home to talk about your SSI, ask for his or her identification. Anyone who is from Social Security will be glad to show you proper identification.

If you have any doubts about the person, you can call us to ask if someone was sent to see you. And **remember**: Social Security employees will **never** ask you for money to have something done. It's our job to help you.

Free Social Security Services

You never have to pay for information or service at Social Security. Some businesses advertise that they can provide name changes, Social Security cards or earnings statements for a fee. All these services are provided **free** by Social Security. So don't pay for something that's free. Call us first. Social Security is the best place to get information about Social Security.

Social Services

People who get SSI also may be able to get social services from the state they live in. These services include free meals, housekeeping help, transportation or help with social problems.

You can get information about services in your area from your state or local social services or welfare office.

Food Stamps

People who get SSI usually can get food stamps, too. You can get a food stamp application at your Social Security office or local social services or welfare office.

A Special Note For People With Medicare

If you get Medicare and have low income and few resources, your state may pay your Medicare premiums and, in some cases, other Medicare expenses such as deductibles and coinsurance. Only your state can decide if you qualify. To find out if you do, contact your state or local welfare office or Medicaid agency. For more general information about the program, contact Social Security and ask for a copy of the leaflet, *Medicare Savings For Qualified Beneficiaries* (HCFA Publication No. 02104).

Part 7 — Additional Information About SSI Eligibility

More information about the rules for SSI eligibility can be found in the Code of Federal Regulations in the following sections:

- Part 416, Subpart D - Amount of Benefits
- Part 416, Subpart K - Income
- Part 416, Subpart L - Resources and Exclusions
- Part 416, Subpart N - Determinations, Administrative Review Process, and Reopening of Determinations and Decisions

Your Personal Information Is Safe With Social Security

Social Security keeps personal information on millions of people. That information—such as your Social Security number, earnings record, age and address—is personal and confidential. Generally, we will discuss this information only with you. We need your permission if you want someone else to help with your Social Security business.

If you ask a friend or family member to call Social Security, you need to be with them when they call so we will know that you want them to help. The Social Security representative

will ask your permission to discuss your Social Security business with that person.

If you send a friend or family member to our local office to conduct your Social Security business, send your written consent with them. Only with your written permission can Social Security discuss your personal information with them and provide the answers to your questions.

In the case of a minor child, the natural parent or legal guardian can act on the child's behalf in taking care of the child's Social Security business.

We urge you to be careful with your Social Security number and to protect its confidentiality whenever possible. Although we can't prevent others from asking for your Social Security number, you should know that your Social Security records are kept private.

There are times when the law requires Social Security to give information to other government agencies to conduct other government or health or welfare programs—such as Temporary Assistance to Needy Families, Medicaid and food stamps. Programs receiving information from Social Security are prohibited from sharing that information.

Social Security Administration

SSA Publication No. 05-11011

November 1999 (*January 1999 edition may be used*)

ICN 480265

Unit of Issue—Case of 400



Printed on recycled paper